

From: Wscarvel@aol.com on 02/23/2005 03:52:13 PM

Subject: Truth in Lending

Consumers today with high debit need more not less protections I urge you to keep the safeguards we have in place for consumers. The creep of binding arbitration from a tool between two businesses looking to streamline a process between professionals is not fair and effective for a consumer looking to have their rights protected. The business via repeated transactions will develop a deeper relationship than the consumer will ever be able to have. It is inherently unequal!

Thank you.

Bill Carvell